

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____
NEW JERSEY

In re: Barry Golub

Case No. 20-10332
Reporting Period: NOVEMBER 2020

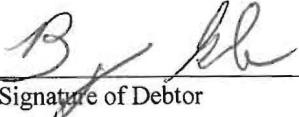
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	x	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	x	
Copies of bank statements		x	
Cash disbursements journals		x	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

12/16/2020

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: Barry Golub
Debtor

Case No. 20-10332
Reporting Period NOVEMBER 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$13,180.34	
RECEIPTS		
Wages (Net)	0.00	
Interest and Dividend Income	0.00	
Alimony and Child Support	0.00	
Social Security and Pension Income	0.00	
Sale of Assets	0.00	
Unemployment	2,568.00	
Commissions	3,790.00	
Other Income (attach schedule)	346.35	
Total Receipts	\$6,704.35	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	1,268.17	
Rental Payment(s)	0.00	
Other Secured Note Payments		
Utilities	648.12	
Insurance	489.40	
Auto Expense	334.41	
Lease Payments	0.00	
IRA Contributions	0.00	
Repairs and Maintenance	0.00	
Medical Expenses	369.00	
Household Expenses	3,700.16	
Charitable Contributions	0.00	
Alimony and Child Support Payments	0.00	
Taxes - Real Estate	1,200.00	
Taxes - Personal Property	0.00	
Taxes - Other (attach schedule)	0.00	
Travel and Entertainment	346.83	
Gifts	0.00	
Other (attach schedule)	0.00	
Total Ordinary Disbursements	\$8,356.09	
REORGANIZATION ITEMS:		
Professional Fees	0.00	
U. S. Trustee Fees	325.00	
Other Reorganization Expenses (attach schedule)	0.00	
Total Reorganization Items	\$325.00	
Total Disbursements (Ordinary + Reorganization)	\$8,681.09	
Net Cash Flow (Total Receipts - Total Disbursements)	(\$1,976.74)	
Cash - End of Month (Must equal reconciled bank statement)	\$11,203.60	

In re: Barry Golub
Debtor

Case No. 20-10332

Reporting Period:

NOVEMBER 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month		Cumulative Filing to Date	
	Actual		Actual	
Other Income				
11/23/2020 Rakuten payment		6.35		
11/18/2020 Reimbursement from Son		50.00		
11/23/2020 Reimbursement from Son		90.00		
11/12/2020 Reimbursement from Son		200.00		
Other Taxes		346.35		
Other Ordinary Disbursements				
Other Reorganization Expenses				

FORM MOR-1 (INDV) (CONT)
(9/99)

In re: Barry Golub
Debtor

INDIVIDUAL DEBTOR CASH RECEIPTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Barry Golub's TD Account

Date	Payor	Explanation	Amount
11/6/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
11/13/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
11/20/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
11/27/2020	STATE OF NJ - LA UI-DUA	Unemployment	642.00
			2,568.00

In re: Barry Golub
Debtor

INDIVIDUAL DEBTOR CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Barry Golub's TD Bank Account

Date	Payee	Explanation	Amount
11/2/2020	E Z PASSNY PAYMENT	800 333 8655 * NY	Tolls 50.00
11/2/2020	WAL MART WAL MART STO	HAMILTON * NJ	groceries 55.05
11/5/2020	PETE S DELI	ALLENTOWN * NJ	groceries 11.57
11/6/2020	PAYPAL NETFLIX COM	402 935 7733 * CA	television app 13.85
11/6/2020	AMERIHEALTH HMO OF NJ	800 275 2583 * PA	Health Insurance 364.92
11/9/2020	BROAD STREET DINER	HAMILTON * NJ	Dinner 21.27
11/9/2020	AMAZON COM 283II37Q1	AMZN COM BILL * WA	household exp 21.27
11/9/2020	QUICK CHEK FOOD STR	TRENTON * NJ	Gasoline 38.74
11/9/2020	TST THE SALTY WHALE AND	MANASQUAN * NJ	Dinner 49.05
11/9/2020	LOWE S 1046	HAMILTON * NJ	household exp 108.18
11/9/2020	BJS WHOLESALE 0 900 MAR	HAMILTON * NJ	groceries 110.87
11/10/2020	COSTCO GAS 0329	OCEAN * NJ	Gasoline 34.31
11/10/2020	MCLOONE'S SUPPER CLUB	ASBURY PARK * NJ	Lunch 35.75
11/12/2020	PP GOOGLE GOOGLE STORAGE	402 935 7733 * CA	Computer Storage 1.99
11/13/2020	FIVE BELO 300 HAMILTON	HAMILTON TWSP * NJ	Computer supply 10.66
11/13/2020	LA PIAZZA	ALLENTOWN * NJ	Dinner 73.57
11/16/2020	D J WALL ST JOURNAL	800 568 7625 * MA	newspaper subscript 19.99
11/16/2020	PAYPAL BESTBUY COM	402 935 7733 * MN	Computer supply 180.19
11/17/2020	BJS WHOLESALE 0 900 MAR	HAMILTON * NJ	groceries 62.52
11/18/2020	WAWA STORE 83300083303	MONROE * NJ	Gasoline 44.26
11/18/2020	SHOPRITE HAMILTON S1	HAMILTON * NJ	groceries 49.78
11/19/2020	E Z PASSNY PAYMENT	800 333 8655 * NY	Tolls 50.00
11/19/2020	IDENTOGO NJ FINGERPRIN	877 512 6962 * PA	household exp 95.20
11/19/2020	US Chapter 11 Bankruptcy Trustee		Trustee Fee 325.00
11/20/2020	APPLE COM BILL	866 712 7753 * CA	Computer Storage 0.99
11/23/2020	APPLE COM BILL	866 712 7753 * CA	Computer Storage 0.99
11/24/2020	ALLENTOWN PHARMACY	ALLENTOWN * NJ	prescription 4.08
11/24/2020	BP 9821745ALKON BP	NEW BRUNSWICK * NJ	Gasoline 10.40
11/24/2020	BP 9821745ALKON BP	NEW BRUNSWICK * NJ	Gasoline 18.08
11/25/2020	PAYPAL LOCASTORG	402 935 7733 * NY	television app 5.50
11/25/2020	E Z PASSNY PAYMENT	800 333 8655 * NY	Tolls 50.00
11/27/2020	B E SERVICE CI	TRENTON * NJ	Gasoline 38.62
11/27/2020	SHOPRITE HAMILTON SQR S1	TRENTON * NJ	groceries 56.13
11/27/2020	FUBOTV INC	844 4413826 * NY	television app 79.99
11/27/2020	OPTIMUM 7865	973 230 6046 * NY	Internet 151.50
11/30/2020	PAYPAL MICROSOFT ONEDR	402 935 7733 * WA	Computer Storage 1.99
11/30/2020	PAYPAL HULU	402 935 7733 * CA	television app 13.31
11/30/2020	BROAD STREET DINER	HAMILTON * NJ	Dinner 76.93
11/30/2020	COSTCO WHSE 1199	LAWRENCE TOWN * NJ	groceries 83.19
11/30/2020	BJS WHOLESALE 0 900 MAR	HAMILTON * NJ	groceries 93.46

2,513.15

In re: Barry Golub
Debtor

INDIVIDUAL DEBTOR CASH RECEIPTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Rhonda Golub's TD Account

Date	Payor	Expanation	Amount
11/12/2020	MOBILE DEPOSIT		200.00
11/17/2020	CLEARCAPITAL.COM	CLEARCAPIT	1,640.00
11/18/2020	VENMO	CASHOUT	50.00
11/18/2020	F&RAGENTCOMM	COMMISSION	2,150.00
11/23/2020	MOBILE DEPOSIT		6.35
11/23/2020	VENMO	CASHOUT	90.00

4,136.35

In re: Barry Golub
Debtor

INDIVIDUAL DEBTOR CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Rhonda Golub's TD Account

Date	Payee	Expanation	Amount
11/2/2020	ABC JERSEY STRONG	888 8279262 * NJ	Gym Membership 10.66
11/2/2020	VISA DDA PUR 490641	ABC JERSEY STRONG	888 82 Gym Membership 79.92
11/2/2020	Elite Design and Landscaping	CHECK # 996053	Landscaping Fall Cleanup 586.44
11/4/2020	CHECK # 210		Weight loss dues 10.00
11/6/2020	AT&T MOBILITY	ONLINE PMT	Cell phone 323.58
11/10/2020	PSE&G	ONLINE PMT	Utility 150.00
11/10/2020	PNC CONSUMER LN	ONLINE PMT	mortgage payment 1,268.17
11/13/2020	HOMESITE	INS PREM	Home insurance 489.40
11/16/2020	DISCOVER CARD	ONLINE PMT	Credit Card payment 600.00
11/16/2020	Upper Freehold Twp	CHECK # 996060	
11/17/2020	CITI AUTOPAY	PAYMENT	Credit Card payment 102.00
11/18/2020	CHASE CARD SERV	ONLINE PMT	Credit Card payment 1,000.00
11/20/2020	FSTENERGY JCPL	ONLINE PMT	Utility 174.54
11/24/2020	SHOPRITE HAMILTON S1	HAMILTON * NJ	Groceries 61.75
11/25/2020	WAL MART WAL MART STO	HAMILTON * NJ	Groceries/Household items 32.79
11/25/2020	BROAD STREET DINER	HAMILTON * NJ	Dinner 78.69

6,167.94



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E STATEMENT OF ACCOUNT

BARRY D GOLUB
DIP CASE 20-10332 DIST OF NJ
24 CLIFFWOOD DR
ALLENTOWN NJ 08501-0000

Page: 1 of 5
Statement Period: Nov 01 2020-Nov 30 2020
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

Chapter 11 Checking

BARRY D GOLUB
DIP CASE 20-10332 DIST OF NJ

Account # [REDACTED]

ACCOUNT SUMMARY

Beginning Balance	5,525.80	Average Collected Balance	5,552.84
Electronic Deposits	2,568.00	Interest Earned This Period	0.00
Checks Paid	325.00	Interest Paid Year-to-Date	0.00
Electronic Payments	2,188.15	Annual Percentage Yield Earned	0.00%
Ending Balance	5,580.65	Days in Period	30

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/06	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
11/13	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
11/20	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
11/27	ACH DEPOSIT, STATE OF NJ - LA UI-DUA ****77025	642.00
	Subtotal:	2,568.00

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

Checks Paid	No. Checks: 1	DATE	SERIAL NO.	AMOUNT	Subtotal:	325.00
		11/19	101	325.00		

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
11/02	DEBIT POS, ****[REDACTED] AUT 103120 DDA PURCHASE WAL MART WAL MART STO HAMILTON * NJ	55.05
11/02	DEBIT CARD PURCHASE, ****[REDACTED] AUT 102920 VISA DDA PUR E Z PASSNY PAYMENT 800 333 8655 * NY	50.00
11/05	DEBIT POS, ****[REDACTED] AUT 110520 DDA PURCHASE PETE S DELI ALLENTOWN * NJ	11.57
11/06	DEBIT CARD PURCHASE, ****[REDACTED] AUT 110520 VISA DDA PUR AMERIHEALTH HMO OF NJ 800 275 2583 * PA	364.92
11/06	DEBIT CARD PAYMENT, ****[REDACTED] AUT 110520 VISA DDA PUR PAYPAL NETFLIX COM 402 935 7733 * CA	13.85
11/09	DEBIT POS, ****[REDACTED] AUT 110720 DDA PURCH W/CB BJS WHOLESALE 0 900 MAR HAMILTON * NJ	110.87
11/09	DEBIT POS, ****[REDACTED] AUT 110820 DDA PURCH W/CB LOWE S 1046 HAMILTON * NJ	108.18
11/09	DEBIT CARD PURCHASE, ****[REDACTED] AUT 110720 VISA DDA PUR TST THE SALTY WHALE AND MANASQUAN * NJ	49.05

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	5,580.65
2	Total Deposits	+
3	Sub Total:	-
4	Total Withdrawals	-
5	Adjusted Balance	-

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS
SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

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STATEMENT OF ACCOUNTBARRY D GOLUB
DIP CASE 20-10332 DIST OF NJPage:
Statement Period:
Cust Ref #:
Primary Account #:

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Nov 01 2020-Nov 30 2020

DAILY ACCOUNT ACTIVITY**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
11/09	DEBIT CARD PURCHASE, ****[REDACTED] AUT 110520 VISA DDA PUR QUICK CHEK FOOD STR TRENTON * NJ	38.74
11/09	DEBIT CARD PURCHASE, ***[REDACTED], AUT 110820 VISA DDA PUR AMAZON COM 283II37Q1 AMZN COM BILL * WA	21.27
11/09	DEBIT CARD PURCHASE, ***[REDACTED] AUT 110520 VISA DDA PUR BROAD STREET DINER HAMILTON * NJ	21.27
11/10	DEBIT CARD PURCHASE, ***[REDACTED], AUT 110920 VISA DDA PUR MCLOONE'S SUPPER CLUB ASBURY PARK * NJ	35.75
11/10	DEBIT CARD PURCHASE, ***[REDACTED], AUT 110920 VISA DDA PUR COSTCO GAS 0329 OCEAN * NJ	34.31
11/12	DEBIT CARD PURCHASE, ***[REDACTED] AUT 111120 VISA DDA PUR PP GOOGLE GOOGLE STORAGE 402 935 7733 * CA	1.99
11/13	DEBIT CARD PURCHASE, ***[REDACTED], AUT 111220 VISA DDA PUR LA PIAZZA ALLENTOWN * NJ	73.57
11/13	DEBIT POS, ***[REDACTED] AUT 111320 DDA PURCHASE FIVE BELO 300 HAMILTON HAMILTON TWSP * NJ	10.66
11/16	DEBIT CARD PURCHASE, ***[REDACTED], AUT 111420 VISA DDA PUR PAYPAL BESTBUY COM 402 935 7733 * MN	180.19
11/16	DEBIT CARD PAYMENT, ***[REDACTED], AUT 111320 VISA DDA PUR D J WALL ST JOURNAL 800 568 7625 * MA	19.99
11/17	DEBIT POS, ***[REDACTED] AUT 111720 DDA PURCH W/CB BJS WHOLESALE 0 900 MAR HAMILTON * NJ	62.52
11/18	DEBIT POS, ***[REDACTED], AUT 111820 DDA PURCHASE SHOPRITE HAMILTON S1 HAMILTON * NJ	49.78
11/18	DEBIT CARD PURCHASE, ***[REDACTED], AUT 111720 VISA DDA PUR WAWA STORE 83300083303 MONROE * NJ	44.26
11/19	DEBIT CARD PURCHASE, ***[REDACTED] AUT 111820 VISA DDA PUR IDENTOGO NJ FINGERPRIN 877 512 6962 * PA	95.20
11/19	DEBIT CARD PURCHASE, ***[REDACTED], AUT 111720 VISA DDA PUR E Z PASSNY PAYMENT 800 333 8655 * NY	50.00
11/20	DEBIT CARD PAYMENT, ***[REDACTED], AUT 111720 VISA DDA PUR APPLE COM BILL [REDACTED] * CA	0.99
11/23	DEBIT CARD PAYMENT, ***[REDACTED], AUT 112120 VISA DDA PUR APPLE COM BILL 866 712 7753 * CA	0.99
11/24	DEBIT CARD PURCHASE, ***[REDACTED], AUT 112320 VISA DDA PUR BP 9821745ALKON BP NEW BRUNSWICK * NJ	18.08
11/24	DEBIT CARD PURCHASE, ***[REDACTED], AUT 112320 VISA DDA PUR BP 9821745ALKON BP NEW BRUNSWICK * NJ	10.40
11/24	DEBIT CARD PURCHASE, ***[REDACTED], AUT 112320 VISA DDA PUR ALLENTOWN PHARMACY ALLENTOWN * NJ	4.08
11/25	DEBIT CARD PURCHASE, ***[REDACTED], AUT 112320 VISA DDA PUR E Z PASSNY PAYMENT 800 333 8655 * NY	50.00
11/25	DEBIT CARD PURCHASE, ***[REDACTED], AUT 112420 VISA DDA PUR PAYPAL LOCASTORG 402 935 7733 * NY	5.50



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STATEMENT OF ACCOUNT

BARRY D GOLUB
DIP CASE 20-10332 DIST OF NJ

Page: 4 of 5
Statement Period: Nov 01 2020-Nov 30 2020
Cust Ref #: 4372331739-039-E-***
Primary Account #: 437-2331739

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
11/27	DEBIT CARD PURCHASE, ***** [REDACTED] AUT 112420 VISA DDA PUR OPTIMUM 7865 973 230 6046 * NY	151.50
11/27	DEBIT CARD PAYMENT, *** [REDACTED], AUT 112520 VISA DDA PUR FUBOTV INC 844 4413826 * NY	79.99
11/27	DEBIT POS, **** [REDACTED], AUT 112620 DDA PURCH W/CB SHOPRITE HAMILTON SQR S1 TRENTON * NJ	56.13
11/27	DEBIT POS, **** [REDACTED], AUT 112720 DDA PURCHASE B E SERVICE CI TRENTON * NJ	38.62
11/30	DEBIT POS, **** [REDACTED] AUT 113020 DDA PURCH W/CB BJS WHOLESALE 0 900 MAR HAMILTON * NJ	93.46
11/30	DEBIT POS, **** [REDACTED], AUT 112920 DDA PURCHASE COSTCO WHSE 1199 LAWRENCE TOWN * NJ	83.19
11/30	DEBIT CARD PURCHASE, **** [REDACTED] AUT 112720 VISA DDA PUR BROAD STREET DINER HAMILTON * NJ	76.93
11/30	DEBIT CARD PURCHASE, **** [REDACTED] AUT 112720 VISA DDA PUR PAYPAL HULU 402 935 7733 * CA	13.31
11/30	DEBIT CARD PURCHASE, **** [REDACTED], AUT 112720 VISA DDA PUR PAYPAL MICROSOFT ONEDR 402 935 7733 * WA	1.99
Subtotal:		2,188.15

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/31	5,525.80	11/17	5,546.05
11/02	5,420.75	11/18	5,452.01
11/05	5,409.18	11/19	4,981.81
11/06	5,672.41	11/20	5,622.82
11/09	5,323.03	11/23	5,621.83
11/10	5,252.97	11/24	5,589.27
11/12	5,250.98	11/25	5,533.77
11/13	5,808.75	11/27	5,849.53
11/16	5,608.57	11/30	5,580.65



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STATEMENT OF ACCOUNT

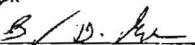
BARRY D GOLUB
DIP CASE 20-10332 DIST OF NJ

Page: 5 of 5
Statement Period: Nov 01 2020-Nov 30 2020
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DEBTOR IN POSSESSION 09-20
BARRY D GOLUB 09-20
24 CLIFFWOOD DR
ALLENTOWN, NJ 08501-0000

101 NOV 13, 2020 \$325.00

Pay to the
Order of the UNITED STATES TRUSTEE PAYMENT CTR \$ 325.00
THREE HUNDRED TWENTY FIVE DOLLARS - ~~xx~~ dollars 

TD Bank America's Most Convenient Bank®
for Q3 2020 TRUSTEE FEE 
#101 11/19 \$325.00



America's Most Convenient Bank®

E STATEMENT OF ACCOUNT

RHONDA L GOLUB
24 CLIFFWOOD DRIVE
ALLENTOWN NJ 08501

Page: 1 of 5
Statement Period: Oct 21 2020-Nov 20 2020
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

TD Convenience Checking

RHONDA L GOLUB

Account # [REDACTED]

ACCOUNT SUMMARY

Beginning Balance	7,483.42	Average Collected Balance	7,090.26
Deposits	200.00	Interest Earned This Period	0.00
Electronic Deposits	10,371.25	Interest Paid Year-to-Date	0.00
Checks Paid	10.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	12,344.84	Days in Period	31
Ending Balance	5,699.83		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$105.00
Total Returned Item Fees (NSF)	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
11/12	MOBILE DEPOSIT	200.00
	Subtotal:	200.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/23	ACH DEPOSIT, STATE OF NJ - LA UEMPLOYMEN ***-*8-7387	900.00
10/26	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	3,015.63
10/27	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	2,615.62
11/17	ACH DEPOSIT, CLEARCAPITAL.COM CLEARCAPIT I2	1,640.00
11/18	ACH DEPOSIT, VENMO CASHOUT ****894022	50.00
11/18	ACH DEPOSIT, F&RAGENTCOMM COMMISSION ****01760AGT	2,150.00
	Subtotal:	10,371.25

Checks Paid

DATE	No. Checks: 1	*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments	
	SERIAL NO.	AMOUNT	
11/04	210	10.00	
		Subtotal:	10.00

How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	5,699.83
2	Total Deposits	+
3	Sub Total	_____
4	Total Withdrawals	_____
5	Adjusted Balance	_____

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS
SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

RHONDA L GOLUB

Page:

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Statement Period:

Oct 21 2020-Nov 20 2020

Cust Ref #:

Primary Account #:

[REDACTED]
[REDACTED]

DAILY ACCOUNT ACTIVITY

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/27	TD BILL PAY SERV, WASTE MANAGEMENT ONLINE PMT TDB****39211POS	161.61
10/27	TD BILL PAY SERV, DISCOVER CARD ONLINE PMT TDB****39211POS	500.00
10/27	TDBANK BILL PAY CHECK, ADELE KOLBRENER CHECK# 996040	200.00
10/27	TDBANK BILL PAY CHECK, UPPER FREEHOLD TAX COLLECTOR CHECK# 996054	1,000.00
10/29	TDBANK BILL PAY CHECK, UPPER FREEHOLD TAX COLLECTOR CHECK# 996056	1,452.16
10/30	TD BILL PAY SERV, KOHLS ONLINE PMT TDB****39211POS	46.36
10/30	TD BILL PAY SERV, CHASE CARD SERV ONLINE PMT TDB****39211POS	3,000.00
11/02	DEBIT CARD PAYMENT, ****[REDACTED] AUT 110120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	10.66
11/02	DEBIT CARD PAYMENT, ****[REDACTED] AUT 110120 VISA DDA PUR ABC JERSEY STRONG 888 8279262 * NJ	79.92
11/02	TDBANK BILL PAY CHECK, ELITE DESIGN AND LANDSCAPING CHECK# 996053	586.44
11/06	TD BILL PAY SERV, AT&T MOBILITY ONLINE PMT TDB****39211POS	323.58
11/10	TD BILL PAY SERV, PSE&G ONLINE PMT TDB****39211POS	150.00
11/10	TD BILL PAY SERV, PNC CONSUMER LN ONLINE PMT TDB****39211POS	1,268.17
11/13	ACH DEBIT, HOMESITE INS PREM 36893310	489.40
11/16	TD BILL PAY SERV, DISCOVER CARD ONLINE PMT TDB****39211POS	600.00
11/16	TDBANK BILL PAY CHECK, UPPER FREEHOLD TAX COLLECTOR CHECK# 996060	1,200.00
11/17	ELECTRONIC PMT-WEB, CITI AUTOPAY PAYMENT ****77401302233	102.00
11/18	TD BILL PAY SERV, CHASE CARD SERV ONLINE PMT TDB****39211POS	1,000.00
11/20	TD BILL PAY SERV, FSTENERGY JCPL ONLINE PMT TDB****39211POS	174.54
	Subtotal:	12,344.84

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/20	7,483.42	11/06	6,643.94
10/23	8,383.42	11/10	5,225.77
10/26	11,399.05	11/12	5,425.77
10/27	12,153.06	11/13	4,936.37
10/29	10,700.90	11/16	3,136.37



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STATEMENT OF ACCOUNT

RHONDA L GOLUB

Page: 4 of 5
Statement Period: Oct 21 2020-Nov 20 2020
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
10/30	7,654.54	11/17	4,674.37
11/02	6,977.52	11/18	5,874.37
11/04	6,967.52	11/20	5,699.83



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

RHONDA L GOLUB

Page: 5 of 5
Statement Period: Oct 21 2020-Nov 20 2020
Cust Ref #: [REDACTED]
Primary Account #: [REDACTED]

